

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
WINSTON-SALEM DIVISION

In Re: )  
)  
MICHAEL LEON HARLESS xxx-xx-6523 ) Case No. 16-50226 C-13W  
SANDRA HILL HARLESS xxx-xx-0461 )  
250 Dockery Road )  
Purlear, NC 28665 )  
Debtors. )

NOTICE OF PROPOSED PLAN AND ORDER CONFIRMING PLAN  
AND TIME FOR FILING OBJECTION THERETO

1. A summary of the plan proposed by the Debtor(s) is set forth in the attached copy of a proposed Order Confirming Plan in this case.

2. The plan will be confirmed after the time period for filing objections has expired unless a timely objection is filed or a hearing is ordered by the Court. There will be no hearing on confirmation unless a timely objection is filed or a hearing is ordered.

3. Written, detailed objections must be filed within 28 days of the date of this notice with the Clerk of Court, U.S. Bankruptcy Court, 226 South Liberty Street, Winston-Salem, NC, 27101, with copies served on (1) Kathryn L. Bringle, Standing Trustee, P.O. Box 2115, Winston-Salem, NC 27102-2115; (2) the attorney for the Debtor(s); and (3) the Debtor(s). If the objecting party is a corporation, the objection must be filed by legal counsel admitted to practice in this District.

4. In the event a timely objection is filed or a hearing is ordered, the hearing on the objection to confirmation and on confirmation of the proposed plan will be held on June 1, 2016, at 9:30 a.m. in the Courtroom, First Floor, U.S. Bankruptcy Court, 226 South Liberty Street, Winston-Salem, NC. The party objecting must appear at this hearing if the objection is to be pursued.

5. The Debtor(s) and the attorney for the Debtor(s) are required to appear at any hearing on confirmation.

6. There will be no further mailing of the Order Confirming Plan to affected parties unless there is a change in the attached proposed Order Confirming Plan.

DATE: April 22, 2016

Office of the Clerk  
Reid Wilcox, Clerk

In Re:

ORDER CONFIRMING PLAN  
Chapter 13

Case No. B-16-50226 C-13W

Debtor(s)

- 1 -

**C. Priority Claims**

Any timely filed claims entitled to priority under 11 U.S.C. §507, on behalf of the entities listed below, will be paid in full in deferred cash payments unless otherwise indicated.

1. Internal Revenue Service
2. North Carolina Department of Revenue
3. Wilkes County Tax Collector

**D. Secured Claims**

1. Long-term Debts - To be paid by Trustee.

Creditor & Property	Claim Filed (Y/N)	Monthly Payment	Monthly Payment to Begin	Arrears Through	Arrears Amount	Monthly Payment on arrears
21 <sup>st</sup> Mortgage Corporation RESIDENCE. 1 <sup>st</sup> lien 250 Dockery Road Purlear, NC	Y	\$464.46 with escrow	6/2016	5/2016	\$1,463.38	All available

**E. General Unsecured Claims Not Separately Classified.**

General unsecured claims not separately classified will be paid as funds become available after payment of costs of administration. The estimated dividend to general unsecured claims is 3%.

**Springleaf Financial Services**

Claim filed for \$25,694.26

Second deed of trust on real property located at 250 Dockery Road in Purlear, North Carolina.

The Debtors state that the value of the real property is \$42,165.00 and that the balance due on the first deed of trust lien is \$43,434.00. There is no value in the real property above the first deed of trust lien.

The claim will be classified as an unsecured claim for purposes of disbursements by the Trustee, thereby allowing the Creditor to receive funds if they become available for unsecured creditors unless a party in interest objects. This treatment is conditioned on the requirement that the Debtors file the appropriate pleading so a hearing can be held to establish the value of the collateral and the permanent classification of the claim.

- F.** The Debtor(s) will pay **THE GREATER OF** the amount necessary to pay all allowed costs of administration, priority and secured claims in full, with the exception of continuing long term debts, and \$5,000.00 to unsecured general claims based on disposable income, OR a minimum of 60 monthly plan payments, with the plan to be reviewed in twelve (12) months and periodically thereafter for plan payment adjustments;

- G. The terms and provisions of the Amended Standing Order dated March 11, 2016 are incorporated in this Order and are available on the Court's website at [www.ncmb.uscourts.gov](http://www.ncmb.uscourts.gov)
- H. **IT FURTHER APPEARING** to the Court that the Plan complies with the requirements of 11 U.S.C. §1325; therefore, it is

**ORDERED** that the Plan is confirmed.

END OF DOCUMENT